

Rate & Form Review

Marketing Enforcement

**Maryland Insurance Commissioner
Therese M. Goldsmith**

Health Care Reform Coordinating Council
October 16, 2013



Status

MARKET	ON EXCHANGE			OFF EXCHANGE	
	March-April Plan Filings	July Approvals	Sept Approvals	July Plan Filings	Sept-Oct Approvals
Individual					
Medical	79	79 ¹	-	55	54 ³
Dental	25	25 ²	-	15	12
Small Group					
Medical	107	-	107	212	119
Dental	43	-	43	15	2

¹Carriers subsequently withdrew 20 medical plans

²Carriers withdrew 2 dental plans

³Carriers subsequently withdrew 3 medical plans

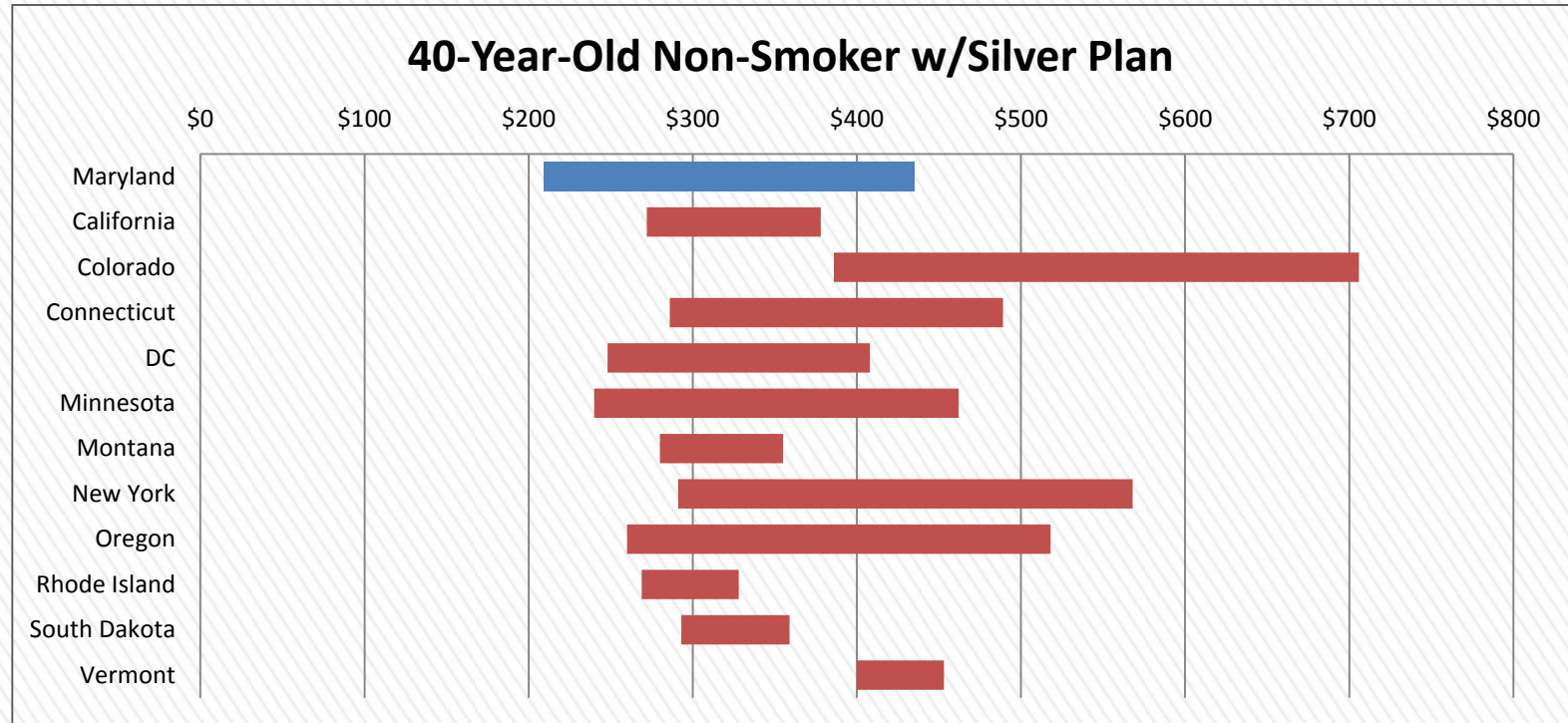


Requested vs. Approved Average PMPM Premium Rates

Carrier	Individual		Small Group	
	Requested	Approved	Requested	Approved
Aetna Health			375.13	349.49
Aetna Life	394.24*	281.39*	402.96	405.18
All Savers	478.48	323.20		
CareFirst BlueChoice	217.67	193.42	425.38	418.39
CareFirst of MD	252.31	222.56	554.37	562.32
Coventry Health & Life	309.32*	244.25*	355.21	388.04
Coventry DE	309.32*	224.96*	355.21	347.66
Evergreen	351.49	307.89	399.25	368.23
GHMSI	252.31	222.56	554.37	562.32
Kaiser	336.33	332.97	312.11	312.11
MAMSI			544.26	451.23
Optimum Choice			591.21	490.16
United (PPO)			540.17	447.84
United (POS)			488.13	404.70
United Mid-Atlantic			488.13	404.70

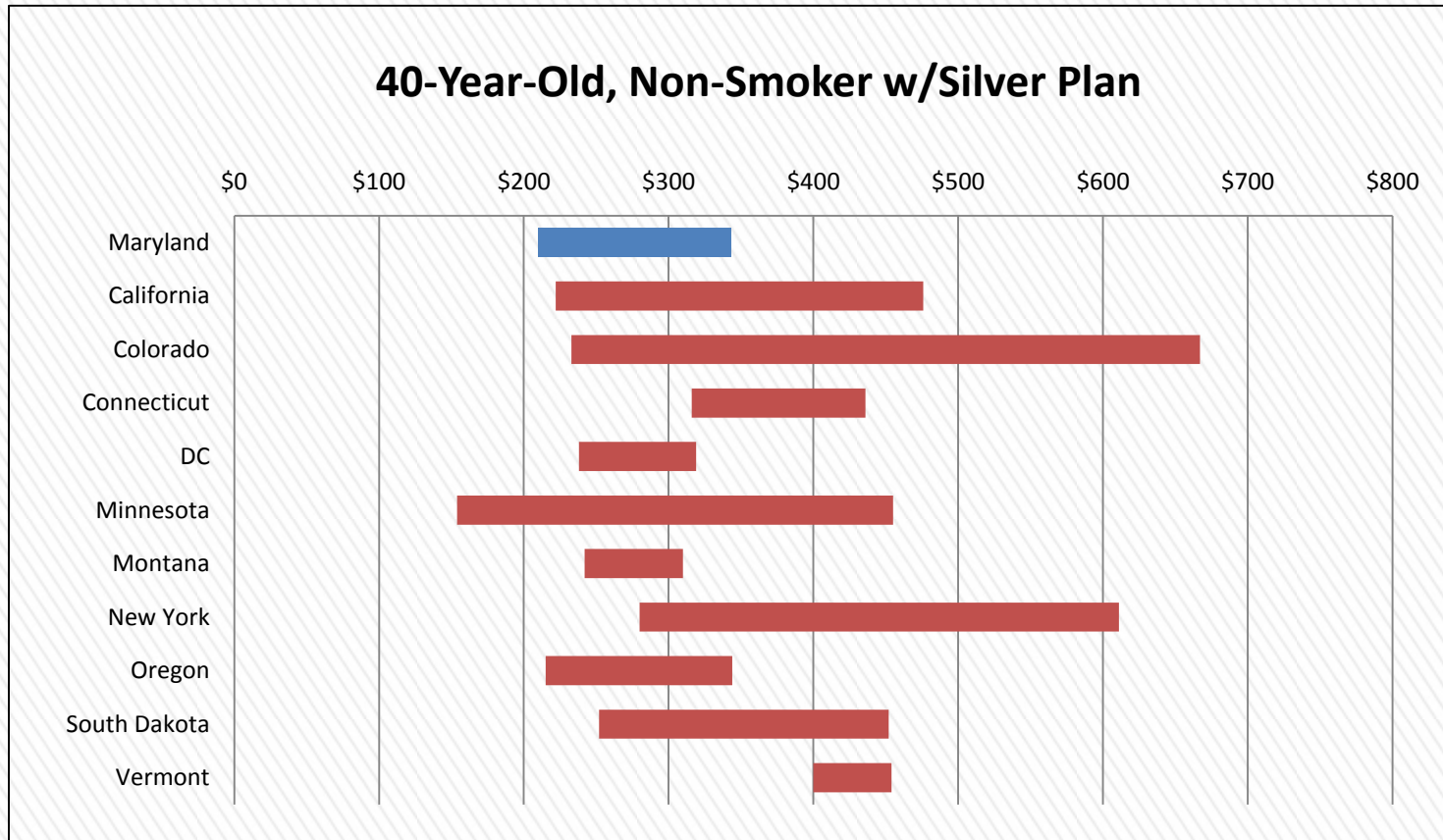
*Carrier withdrew filing

Comparison of Small Group Rates



Comparison shows only those states with approved rates as of Sept. 17.

Comparison of Individual Rates



Enforcement: Marketing Materials

- » Producers
- » Carriers

Report issues by calling **1-800-492-6116** or emailing enforcement.mia@maryland.gov.

